



## Insurance against climate change and flooding in the Netherlands: Present, future, and comparison with other countries

---

**Author(s):** Botzen WJ, van den Bergh JC  
**Year:** 2008  
**Journal:** Risk Analysis : An Official Publication of The Society for Risk Analysis. 28 (2): 413-426

---

### Abstract:

Climate change is projected to cause severe economic losses, which has the potential to affect the insurance sector and public compensation schemes considerably. This article discusses the role insurance can play in adapting to climate change impacts. The particular focus is on the Dutch insurance sector, in view of the Netherlands being extremely vulnerable to climate change impacts. The usefulness of private insurance as an adaptation instrument to increased flood risks is examined, which is currently unavailable in the Netherlands. It is questioned whether the currently dominant role of the Dutch government in providing damage relief is justified from an economic efficiency perspective. Characteristics of flood insurance arrangements in the Netherlands, the United Kingdom, Germany, and France are compared in order to identify possible future directions for arrangements in the Netherlands. It is argued that social welfare improves when insurance companies take responsibility for part of the risks associated with climate change.

**Source:** <http://dx.doi.org/10.1111/j.1539-6924.2008.01035.x>

### Resource Description

#### Communication:

resource focus on research or methods on how to communicate or frame issues on climate change; surveys of attitudes, knowledge, beliefs about climate change

A focus of content

**Other Communication Audience:** Insurance sector

#### Exposure :

weather or climate related pathway by which climate change affects health

Extreme Weather Event

**Extreme Weather Event:** Flooding

#### Geographic Feature:

resource focuses on specific type of geography

# Climate Change and Human Health Literature Portal

None or Unspecified

## **Geographic Location:**

resource focuses on specific location

Non-United States

**Non-United States:** Europe

**European Region/Country:** European Country

**Other European Country :** Netherlands

## **Health Co-Benefit/Co-Harm (Adaption/Mitigation):**

specification of beneficial or harmful impacts to health resulting from efforts to reduce or cope with greenhouse gases

A focus of content

## **Health Impact:**

specification of health effect or disease related to climate change exposure

Health Outcome Unspecified

## **Intervention:**

strategy to prepare for or reduce the impact of climate change on health

A focus of content

## **Mitigation/Adaptation:**

mitigation or adaptation strategy is a focus of resource

Adaptation

## **Model/Methodology:**

type of model used or methodology development is a focus of resource

Exposure Change Prediction

**Other Projection Model/Methodology:** Discussion only

**Population of Concern:** A focus of content

**Other Vulnerable Population:** Insurance sector

## **Resource Type:**

format or standard characteristic of resource

Review

## **Timescale:**

time period studied

Medium-Term (10-50 years)

## **Vulnerability/Impact Assessment:**

resource focus on process of identifying, quantifying, and prioritizing vulnerabilities in a system

A focus of content